

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

46339  
Morton & Craig LLC  
110 Marter Avenue  
Suite 301  
Moorestown, NJ 08057  
Attorney for Wells Fargo Bank, N.A. d/b/a  
Wells Fargo Dealer Services  
JM-5630

In Re:

KENNETH M. BUTLER  
KATHLEEN M. BUTLER



Order Filed on June 13, 2018 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

Case No.: 17-24718 (JNP)

Adv. No.:

Hearing Date: 5-22-18

Judge: JNP

**ORDER FOR ARREARAGE CURE, REGULAR MONTHLY PAYMENTS, STAY RELIEF  
AND CO-DEBTOR RELIEF UNDER CERTAIN CIRCUMSTANCES, INSURANCE, AND  
COUNSEL FEES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: June 13, 2018**

  
\_\_\_\_\_  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

**Kenneth and Kathleen Butler**

**17-24718 (JNP)**

**Order Providing for Arrearage Cure, Regular Monthly Payments, Stay Relief And Co-Debtor Relief under Certain Circumstances, Insurance, and Counsel Fees**

**(Page 2)**

This matter having been brought on before this Court on a Motion For Stay Relief And Co-Debtor Relief filed by John R. Morton, Jr., Esq, attorney for Wells Fargo Bank, N.A. d/b/a Wells Fargo Dealer Services, with the appearance of Andrew T. Archer, Esq. on behalf of the Debtors, and this Order having been filed with the Court and served upon the Debtors and their attorney under the seven-day rule with no objections having been received as to the form or entry of the Order, and for good cause shown;

IT IS ORDERED:

1. That Wells Fargo Dealer Services ("Wells Fargo") is the holder of a first purchase money security interest encumbering a 2012 Honda Civic bearing serial number 2HGFB2F57CH571182 (hereinafter the "vehicle").
2. That the Debtors' account has post-petition arrears through May 2018 in the amount of \$1,189.20.
3. That the Debtors are to cure this arrearage and bring their account current post-petition (including the June 2018 payment) by June 30, 2018 or Wells Fargo shall be entitled to stay relief and co-debtor relief as to the co-debtor Judith Chadwick by filing a certification of nonpayment and serving it upon the Debtors and their attorney.
4. That commencing July 2018, the Debtors shall make all loan payments when due, being the 17<sup>th</sup> day of each month. In the event the Debtors fail to make any payment for a period of thirty (30) days after it falls due, Wells Fargo shall be entitled to stay relief and co-debtor relief as to the co-debtor Judith Chadwick by filing a certification of nonpayment and serving it upon the Debtors and their attorney.
5. That the Debtors shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. Wells Fargo Dealer Services, Inc. shall be listed as loss payee. In the event of a lapse of insurance for any period of time without intervening coverage, Wells Fargo shall be entitled to stay relief and co-debtor relief as to the co-debtor Judith Chadwick by filing a certification of default/no insurance and serving it upon the Debtors and their attorney.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Kenneth M. Butler  
Kathleen M. Butler  
Debtors

Case No. 17-24718-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jun 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2018.  
db/jdb +Kenneth M. Butler, Kathleen M. Butler, 248 Nabb Ave, Millville, NJ 08332-4930

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 15, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2018 at the address(es) listed below:

Andrew Thomas Archer on behalf of Joint Debtor Kathleen M. Butler aarcher@brennerlawoffice.com,  
bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com  
Andrew Thomas Archer on behalf of Debtor Kenneth M. Butler aarcher@brennerlawoffice.com,  
bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com  
Brad J. Spiller on behalf of Debtor Kenneth M. Butler bankruptcy@brennerlawoffice.com,  
aarcher@brennerlawoffice.com  
Brad J. Spiller on behalf of Joint Debtor Kathleen M. Butler bankruptcy@brennerlawoffice.com,  
aarcher@brennerlawoffice.com  
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,  
summarymail@standingtrustee.com  
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer  
Services ecfmil@mortoncraig.com, mortoncraigecef@gmail.com  
Rebecca Ann Solarz on behalf of Creditor M&T Bank rsolarz@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor M&T BANK rsolarz@kmlawgroup.com  
Robert P. Saltzman on behalf of Creditor M&T Bank dnj@pbslaw.org  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12